

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew Lancos, Jr.	:	Bankruptcy No. 21-22650-GLT
Carol Ann Lancos	:	
Debtor	:	
Andrew Lancos, Jr.	:	Chapter 13
Carol Ann Lancos	:	
Movant	:	
	:	Related to Document No.
v.	:	
No Respondent	:	
Respondent (if none, then "No Respondent") :	:	

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

\_\_\_\_\_ Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

\_\_\_\_\_ Summary of Schedules

\_\_\_\_\_ Schedule A - Real Property

\_\_\_\_\_ Schedule B - Personal Property

  x   Schedule C - Property Claimed as Exempt

\_\_\_\_\_ Schedule D - Creditors holding Secured Claims

Check one:

\_\_\_\_\_ Creditor(s) added

\_\_\_\_\_ NO creditor(s) added

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

\_\_\_\_\_ Creditor(s) added

\_\_\_\_\_ NO creditor(s) added

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

\_\_\_\_\_ Creditor(s) added

\_\_\_\_\_ NO creditor(s) added

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule G - Executory Contracts and Unexpired Leases

Check one:

\_\_\_\_\_ Creditor(s) added

\_\_\_\_\_ NO creditor(s) added

\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule H - Codebtors

\_\_\_\_\_ Schedule I - Current Income of Individual Debtor(s)

\_\_\_\_\_ Schedule J - Current Expenditures of Individual Debtor(s)

\_\_\_\_\_ Statement of Financial Affairs

\_\_\_\_\_ Chapter 7 Individual Debtor's Statement of Intention

\_\_\_\_\_ Chapter 11 List of Equity Security Holders  
\_\_\_\_\_ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims  
\_\_\_\_\_ Disclosure of Compensation of Attorney for Debtor  
\_\_\_\_\_ Other \_\_\_\_\_

Date: 1/28/22

/s/ Edgardo D. Santillan  
Attorney for Debtor(s) [or *pro se* Debtor(s)]

Edgardo D. Santillan  
(Typed Name)

908 22nd Street, Aliquippa, PA 15001  
(Address)

724-770-1040  
(Phone No.)

60030 PA  
List Bar I.D. and State of Admission

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

## Fill in this information to identify your case:

Debtor 1	<b>Andrew Lancos, Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Carol Ann Lancos</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA		
Case number (if known)	<b>21-22650</b>		

☒ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1:** Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>109 Christy Drive Monaca, PA 15061 Beaver County</b> Line from <i>Schedule A/B</i> : 1.1	<b>\$140,000.00</b>	<input checked="" type="checkbox"/> \$10,040.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
<b>2020 Mercedes Benz GLB 250 6000 miles</b> Line from <i>Schedule A/B</i> : 3.2	<b>\$44,000.00</b>	<input checked="" type="checkbox"/> \$8,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
<b>2020 Mercedes Benz GLB 250 6000 miles</b> Line from <i>Schedule A/B</i> : 3.2	<b>\$44,000.00</b>	<input checked="" type="checkbox"/> \$26,800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
<b>Misc. household goods, furnishings, furniture, appliances &amp; electronics</b> Line from <i>Schedule A/B</i> : 6.1	<b>\$2,000.00</b>	<input checked="" type="checkbox"/> \$2,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
<b>Clothing</b> Line from <i>Schedule A/B</i> : 11.1	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Andrew Lancos, Jr.**  
Debtor 2 **Carol Ann Lancos**

Case number (if known) **21-22650**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Wedding rings, earrings, necklaces, costume jewelry</b> Line from Schedule A/B: <b>12.1</b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>\$200.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>Checking: Checking account with First Commonwealth Bank</b> Line from Schedule A/B: <b>17.1</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Pension: Pension from Aliquippa Water Authority. \$400 per month</b> Line from Schedule A/B: <b>21.1</b>	<b>\$400.00</b>	<input checked="" type="checkbox"/> <b>\$400.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(10)(E)</b>

3. **Are you claiming a homestead exemption of more than \$170,350?**  
(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

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IN THE UNITED STATES BANKRUPTCY COURT  
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IN RE: ) 21-22650-GLT  
)  
ANDREW LANCOS, JR. and ) Chapter 13  
CAROL ANN LANCOS, )  
)  
Debtors )  
\*\*\*\*\* ) Document No.  
ANDREW LANCOS, JR. and ) Chapter 13  
CAROL ANN LANCOS, )  
Movants, )  
vs. )  
)  
NO RESPONDENTS )

**CERTIFICATION OF SERVICE**

I, Edgardo D. Santillan, Esquire of SANTILLAN LAW, PC., 908 22<sup>nd</sup> St. Aliquippa, PA 15001  
certify:

That I am, and at all times hereinafter mentioned was, more than 18 years of age;

That on the 28th day of January 2022, **I SERVED A COPY OF THE DEBTORS’  
AMENDED SCHEDULE “C” UPON THE FOLLOWING:**

**(A) by ECF Email Noticing, pursuant to Local Bankruptcy Rule 5005-8(b) & ©:**

Office of the U.S. Trustee  
ALL Parties that receive ECF noticing (see attached); and

I certify under penalty of perjury that the foregoing is true and correct.

EXECUTED ON January 28, 2022

/s/ Edgardo D. Santillan  
Edgardo D. Santillan, Esquire  
PA ID No. 60030  
SANTILLAN LAW, P.C.  
908 22<sup>ND</sup> St.  
Aliquippa, PA 15001  
724-770-1040  
[ed@santillanlaw.com](mailto:ed@santillanlaw.com)

**21-22650-GLT** Andrew Lancos, Jr. and Carol Ann Lancos**Case type:** bk **Chapter:** 13 **Asset:** Yes **Vol:** v **Judge:** Gregory L. Taddonio**Date filed:** 12/16/2021 **Date of last filing:** 01/26/2022

## Attorneys

**Keri P. Ebeck**

Bernstein-Burkley  
601 Grant Street, 9th Floor  
Pittsburgh, PA 15219  
412-456-8112  
kebeck@bernsteinlaw.com  
*Assigned: 12/17/2021*

representing

**Duquesne Light Company**

c/o Bernstein-Burkley, P.C.  
601 Grant Street, 9th Floor  
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(Creditor)

**Brian Nicholas**

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*Assigned: 12/23/2021*

representing

**LAKEVIEW LOAN SERVICING, LLC**  
(Creditor)

**Edgardo D Santillan**

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412-774-2266 (fax)  
ed@santillanlaw.com  
*Assigned: 12/16/2021*

representing

**Andrew Lancos, Jr.**

109 Cristy Drive  
Monaca, PA 15061  
(Debtor)

**Carol Ann Lancos**

109 Cristy Drive  
Monaca, PA 15061  
(Joint Debtor)

**PACER Service Center****Transaction Receipt**

01/28/2022 12:06:49

<b>PACER Login:</b>	esantillan0028	<b>Client Code:</b>	
<b>Description:</b>	Attorney List	<b>Search Criteria:</b>	21-22650-GLT
<b>Billable Pages:</b>	1	<b>Cost:</b>	0.10